

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Jasmine Erika Sessoms  
Debtor

Case No. 15-17538-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 14

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Jasmine Erika Sessoms, 8528 Williams Avenue, Philadelphia, PA 19150-1913  
13704647 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,  
Carol Stream, IL 60197-5008  
14111324 U.S. Bank Trust National Association,, Shellpoint Mortgage Servicing, P.O. Box 10675,  
Greenville, SC 29603-0675

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:21:12 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 05:20:19  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2020 05:20:53 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13617763 +E-mail/Text: broman@amhfcu.org Jun 25 2020 05:20:36 American Heritage Fcu,  
2060 Red Lion Rd, Philadelphia, PA 19115-1699  
13826425 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 25 2020 05:20:53  
Bayview Loan Servicing LLC, 4425 Ponce de Leon Boulevard 5th Floor,  
Coral Gables, Florida 33146-1873  
13737843 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 25 2020 05:20:53  
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, Coral Gables, FL 33146-1873  
13710571 +E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:21:12  
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,  
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
13644702 EDI: CAPITALONE.COM Jun 25 2020 08:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
13675836 EDI: NAVIENTFKASMDOE.COM Jun 25 2020 08:58:00  
Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,  
Wilkes-Barre, PA 18773-9635  
13684486 EDI: BL-TOYOTA.COM Jun 25 2020 08:58:00 Toyota Motor Credit Corporation,  
c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
13697201 +EDI: WFFC.COM Jun 25 2020 08:58:00 Wells Fargo Bank, Box 5058 MAC P6053-021,  
Portland, OR 97208-5058

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Bank of America, N.A. ecfmil@mwc-law.com,  
ecfmil@ecf.courtdrive.com  
ALEXANDRA T. GARCIA on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmil@mwc-law.com,  
ecfmil@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability  
Company ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. ecfmil@mwc-law.com,  
ecfmil@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Bayview Loan Servicing, a Delaware Limited Liability  
Company ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

CELINE P. DERKRIKORIAN on behalf of Creditor Bayview Loan Servicing, a Delaware Limited Liability Company ecfmail@mwc-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com  
MARAM M JAFAR on behalf of Creditor U.S. Bank Trust National Association, as Trustee for CVI XX Mortgage Loan Trust I bkypaedecf@jafarlaw.com, notices@uprightlaw.com  
MARAM M JAFAR on behalf of Debtor Jasmine Erika Sessoms bkypaedecf@jafarlaw.com, notices@uprightlaw.com  
MICHAEL J. SHAVEL on behalf of Creditor U.S. Bank Trust National Association, as Trustee for CVI XX Mortgage Loan Trust I mshavel@hillwallack.com, skenny@hillwallack.com/lharkins@hillwallack.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank Trust National Association, as Trustee for CVI XX Mortgage Loan Trust I bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank Trust National Association, as Trustee of CVI LCF Mortgage Loan Trust I bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfe-mails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:					
Debtor 1	<b>Jasmine Erika Sessoms</b>			Social Security number or ITIN	<b>xxx-xx-1250</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>15-17538-elf</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jasmine Erika Sessoms  
fka Jasmine Erika Jones

6/24/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**